

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

MONTAGUE R STANFORD
JENNIFER C STANFORD
Debtor(s)

Case No. 09-21772

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/16/2009.
- 2) The plan was confirmed on 08/26/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/04/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/30/2010.
- 5) The case was completed on 07/15/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$5,650.00.
- 10) Amount of unsecured claims discharged without payment: \$69,418.93.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$47,168.32
Less amount refunded to debtor	\$814.32

NET RECEIPTS:	\$46,354.00
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,400.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,069.13
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$5,469.13
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Attorney fees paid and disclosed by debtor:	\$100.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFNI INC	Unsecured	715.00	NA	NA	0.00	0.00
AFNI INC	Unsecured	330.00	NA	NA	0.00	0.00
AMERICAN COLLECTION	Unsecured	2,842.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	NA	12,077.28	12,077.28	1,530.85	0.00
ASSET ACCEPTANCE CORP	Unsecured	186.00	263.49	263.49	33.40	0.00
ASSET ACCEPTANCE CORP	Unsecured	1,850.00	1,850.05	1,850.05	234.50	0.00
CAPITAL ONE	Unsecured	1,293.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,272.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	13,301.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	13,300.00	NA	NA	0.00	0.00
CITY OF NAPERVILLE	Unsecured	59.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	803.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,268.00	1,268.82	1,268.82	160.83	0.00
FFCC COLUMBUS INC	Unsecured	60.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	751.00	811.00	811.00	102.80	0.00
GIL & CRUZ LAW OFFICE	Unsecured	5,450.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	3,000.00	4,706.69	4,706.69	4,706.69	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	NA	534.22	534.22	67.71	0.00
INPHYNET CONTRACTING SRV INC	Unsecured	NA	718.00	718.00	91.01	0.00
INTERNAL REVENUE SERVICE	Priority	9,000.00	16,439.51	16,439.51	16,439.51	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	950.00	950.70	950.70	120.51	0.00
KEYNOTE CONSULTING INC	Unsecured	170.00	NA	NA	0.00	0.00
LOU HARRIS	Unsecured	612.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,046.00	1,046.87	1,046.87	132.70	0.00
MIDAMERICAN ENERGY CO	Unsecured	253.00	253.69	253.69	32.16	0.00
MIDLAND CREDIT MGMT	Unsecured	2,035.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDLAND CREDIT MGMT	Unsecured	2,035.00	2,035.45	2,035.45	258.00	0.00
MIDLAND CREDIT MGMT	Unsecured	684.00	0.00	0.00	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	1,598.00	1,603.50	1,603.50	203.25	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	1,252.00	NA	NA	0.00	0.00
NORTHWEST COLLECTION	Unsecured	324.00	NA	NA	0.00	0.00
PALLINO RECEIVABLES III LLC	Unsecured	263.00	272.94	272.94	34.60	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	736.00	736.77	736.77	93.39	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	767.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	13,798.00	13,798.00	13,798.00	13,798.00	895.62
SANTANDER CONSUMER USA	Unsecured	NA	984.31	984.31	124.77	0.00
SPRINT NEXTEL	Unsecured	1,876.00	1,876.81	1,876.81	237.89	0.00
T MOBILE	Unsecured	NA	575.32	575.32	72.92	0.00
UNIQUE NATIONAL COLLECTION	Unsecured	220.00	NA	NA	0.00	0.00
UNITED COLLECTIONS	Unsecured	286.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	10,964.00	11,942.47	11,942.47	1,513.76	0.00
US DEPARTMENT OF EDUCATION	Unsecured	916.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$13,798.00	\$13,798.00	\$895.62
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$13,798.00	\$13,798.00	\$895.62
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$21,146.20	\$21,146.20	\$0.00
TOTAL PRIORITY:	\$21,146.20	\$21,146.20	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,801.69	\$5,045.05	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,469.13</u>
Disbursements to Creditors	<u>\$40,884.87</u>

TOTAL DISBURSEMENTS :	<u>\$46,354.00</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/06/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.